

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Allen P Moyer
 Jolynn R Moyer
 Debtors

Case No. 17-13240-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: SaraR
 Form ID: 318

Page 1 of 2
 Total Noticed: 51

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db/jdb
 smg Allen P Moyer, Jolynn R Moyer, 123 Main St, Mertztown, PA 19539-9653
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13965327 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13914168 Complete Professional RE, PO Box 12174 Box 12174, Wichita, KS 67277-2174
 13914170 Debt Management Center, PO Box 489 Box 489, Flemington, NJ 08822-0489
 13914173 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 13914174 Freedom Debt Relief, LLC, 4940 S Wendler Dr, Tempe, AZ 85282-6320
 13914176 LCA, PO Box 2240 Box 2240, Burlington, NC 27216-2240
 13914175 Laboratory Corp of America Holdings, PO Box 2240, Burlington, NC 27216-2240
 13914177 Lehigh Valley Health Network, Box 8500, #7821, Philadelphia, PA 19178-8500
 13914178 Medical Imaging Of LV, PO Box 3226, Allentown, PA 18106-0226
 13914179 Peerless Credit Services, PO Box 518, Middletown, PA 17057-0518
 13914180 Penn Credit Corp, PO Box 988 916 S 14th St., Harrisburg, PA 17108-0988
 13936786 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
 13914181 Pennymac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
 13914182 Private National Mortgage, PO Box 514387 Box 514387, Los Angeles, CA 90051-4387
 13914183 St Lukes Hospital Allentown Campus, PO Box 8500 Lockbox #8642, Philadelphia, PA 19178-8500
 13914184 St Lukes Physician Group, PO Box 8500 Box 4096, Philadelphia, PA 19178-8500
 13914189 THD, PO Box 6497, Sioux Falls, SD 57117-6497
 13929435 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 13940395 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,
 St. Louis MO 63166-0108
 13914190 Upper Perk Family Dental, 2771 Geryville Pike, Pennsburg, PA 18073-2306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHOLBER.COM May 26 2018 05:48:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 26 2018 01:55:01
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 26 2018 01:55:26 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13914162 EDI: RMCB.COM May 26 2018 05:48:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935
 13914163 E-mail/Text: bankruptcy@acbhq.com May 26 2018 01:54:37 American Credit Bureau,
 PO Box 4545, Boynton Beach, FL 33424-4545
 13939778 EDI: RESURGENT.COM May 26 2018 05:48:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13914164 EDI: BANKAMER.COM May 26 2018 05:48:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235
 13914165 E-mail/Text: banko@berkscredit.com May 26 2018 01:54:38 Berks Credit & Collection,
 PO Box 329, Temple, PA 19560-0329
 13914166 EDI: CITICORP.COM May 26 2018 05:48:00 Citi Cards, 701 E 60th St N,
 Sioux Falls, SD 57104-0432
 13914167 EDI: WFNBN.COM May 26 2018 05:48:00 Comenity Bank/Lane Bryant, PO Box 182789,
 Columbus, OH 43218-2789
 13914169 EDI: WFNBN.COM May 26 2018 05:48:00 Cp/Bon Ton, PO Box 182789, Columbus, OH 43218-2789
 14088694 EDI: BL-BECKET.COM May 26 2018 05:48:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 13986659 EDI: PRA.COM May 26 2018 05:48:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13914803 +EDI: PRA.COM May 26 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13991974 EDI: Q3G.COM May 26 2018 05:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14049985 EDI: DRIV.COM May 26 2018 05:48:00 Santander Consumer USA, PO Box 961245,
 Fort Worth, TX 76161-0244
 13914185 EDI: RMSC.COM May 26 2018 05:48:00 Synchb/Lowes, Box 965005, Orlando, FL 32896-5005
 13914186 EDI: RMSC.COM May 26 2018 05:48:00 Synchb/Old Navy, Box 965005, Orlando, FL 32896-5005
 13914187 EDI: RMSC.COM May 26 2018 05:48:00 Synchb/Tjx, PO Box 965015, Orlando, FL 32896-5015
 13996204 +EDI: RMSC.COM May 26 2018 05:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk VA 23541-1021
 13994548 +E-mail/Text: bncmail@w-legal.com May 26 2018 01:55:18 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13914188 EDI: WTRNBANK.COM May 26 2018 05:48:00 TD Bank USA/Target Credit, 3701 Wayzata Blvd,
 Minneapolis, MN 55416-3401
 13914171 EDI: USBANKARS.COM May 26 2018 05:48:00 Elan Financial Services, 777 E Wisconsin Ave,
 Milwaukee, WI 53202-5300

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Total Noticed: 51

Date Rcvd: May 25, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13914172 EDI: USBANKARS.COM May 26 2018 05:48:00 Elan Financial Services, PO Box 108 Box 108,
Saint Louis, MO 63166-0108
13967140 EDI: AIS.COM May 26 2018 05:48:00 Verizon, by American InfoSource LP as agent,
PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2018 at the address(es) listed below:

HARRY B. REESE on behalf of Creditor PENNYMAC LOAN SERVICES, LLC harry.reese@pkallc.com,
chris.amann@pkallc.com/nick.bracey@pkallc.com/jill@pkallc.com/samantha.gonzalez@pkallc.com/mary.r
aynor-paul@pkallc.com
JILL MANUEL-COUGHLINE on behalf of Creditor PENNYMAC LOAN SERVICES, LLC jill@pkallc.com,
chris.amann@pkallc.com/nick.bracey@pkallc.com/samantha.gonzalez@pkallc.com/harry.reese@pkallc.com
/mary.raynor-paul@pkallc.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trustee13.com
LYNN E. FELDMAN on behalf of Debtor Allen P Moyer feldmanfiling@rcn.com
LYNN E. FELDMAN on behalf of Joint Debtor Jolynn R Moyer feldmanfiling@rcn.com
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Allen P Moyer</u>	Social Security number or ITIN	xxx-xx-2251
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jolynn R Moyer</u>	Social Security number or ITIN	xxx-xx-4481
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-13240-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Allen P Moyer

Jolynn R Moyer

5/25/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.